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P L A N
FOR RENDERING
The P O O R independent
O N
PUBLIC CONTRIBUTION;

Founded on the BASIS of
The FRIENDLY SOCIETIES, commonly called CLUBS.

BY THE REV. JOHN ACLAND, K
One of his Majesty's Justices of the Peace for the County of Devon.

TO WHICH IS ADDED,
A LETTER FROM DR. PRICE,
Containing his Sentiments and Calculations on the Subject.

TUA RES AGITUR. *Horat. Epist. 18. Lib. 1.*

EXETER:
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P R E F A C E.

THE Author of the Plan here submitted to the Public, is conscious that it requires some Apology, that a Man in his contracted Sphere of Life, a Man who is no Calculator, no Lawyer, no Man of Business, should presume to set about so weighty and so arduous an Undertaking. In Answer to this, he readily allows, that there are Thousands in the Kingdom that may be more equal to the Task; but as no one of those Thousands has thought proper to undertake it, he cannot help thinking but this his Attempt to serve the Community, however ineffectual that Attempt may be, is at least a pardonable Offence; and since his Principle is universally allowed to be good, it may at least have this happy Effect, that of calling forth the Exertions of some abler State-Physician. Under this Hope he has often, but in vain, endeavoured to impress wiser Heads than his own with his general Idea, and, from a Consciousness of his Incapacity, should never have gone to work upon it himself, had he not been excited thereto by a Proposal on this Head to the Public, which, tho' equally well intended with his own, and sanctified by the great Name of *Gilbert*, was, for that very Reason, but so much the more to be dreaded; since, if Mr. *Gilbert's* Proposal were to be carried into Execution, it would, he is convinced, be found not only to add greatly to the Miseries of the Poor, but also amazingly increase the Burthens of the Rich. A Truth this, which such as would

wish to be better assured of, may consult a late ingenious Dissertation on the Poor Laws :* a Treatise, which appears to be written with such a thorough Knowledge of the Subject, and such superior Abilities, that had the Author applied them to the Task of building up, instead of pulling down, he might have done the Public a most important Service, and rendered these my feeble Endeavours perfectly needless.

An earlier Receipt of the following Letter from Doctor Price, would, I am convinced, to all those who are acquainted with the Doctor's profound Skill in Calculation, have rendered those illative Reasonings, which I have brought to prove the Adequateness of the Fund here proposed, to a very great Degree, tho' perhaps not perfectly useless; since there may be some who will place more Confidence in Argument drawn from Matter of Fact, than on any Name, however great it may deservedly be. Besides my Obligations to the Doctor for his Calculations, and for the very great Trouble which he has so readily and generously given himself upon this Occasion, I have farther to acknowledge myself indebted to him for that very material Addition of appointing Commissioners.† ^{especially} Besides this, and a Proposal from Mr. Orchard (one of the Members for *Callington*) to make a Compensation to the Churchwardens, &c. out of the Highway-Rates, the Author does not know that he is indebted for a single Article of new Matter to any one. But now the Plan is published, as every Person, according to his Property, is equally interested with himself in the Success of it, he hopes, that such as are able, will help to render it as compleat as the Subject is capable of, and its Importance deserves.

Newington

P R E F A C E.

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" Newington-Green, Nov. 20, 1786.

" DEAR SIR,

" I HAVE considered with much Attention your Plan for making a general Provision for the Poor. It is impossible that the Principle on which it is founded, should not be universally approved; nothing being more plainly equitable and reasonable than "that the Poor, while young and in Health and Vigour, should be obliged by small Savings to contribute towards their own Support when disabled by Sicknes, Accident, or Age." The many Clubs established for this Purpose, in different Parts of the Kingdom, however ill-formed their Plans generally are, prove this to be the Sense of the Poor themselves; and, therefore, afford a particular Encouragement to the Legislature to think of establishing some Plan of this Kind, and thus to ease the Public of a Burden that is grown almost intolerable. This is a Case in which the Powers of compound Interest may be applied to the greatest Advantage, as will appear from the following Calculations.

" A Body of 48 poor People aged 20 (and kept up to this Number by Admissions at 20 or less) may, if they will save Wages but 2d. per Week, and this Saving is properly improved at no higher Interest than 3 *per Cent.* provide for themselves an Allowance of 2s. per Week for Life should they survive the Age of 65; and also an Allowance of 4s. per Week during Incapacitation by Sicknes or Accident before that Age, supposing one or other of them (that is a 48th Part) to be always so incapacitated.

" Your Plan, after the first Year, requires all the Poor to become Contributors, either at or before, or very soon after the Age now mentioned; and as far as it includes such Contributors, I cannot doubt of its Sufficiency for its own Support, without any Aid from the Poor Rate, provided only Care is taken to improve properly all Surplus Monies. I should also have no Doubt of the Competency of your Plan, were it at its Commencement to admit all under 30, or even 31; provided that for ever afterwards it admitted none whose Ages exceeded 21 or 22. But after 31, the Contributions of the lower Classes in your Plan become deficient; and from 50 to 55, they are extremely so, as will appear from a Table I have given below. But there are in the Plan some Advantages which probably will more than compensate this Deficiency. Particularly the Entrance Money required of all
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turned of 35; the gratuitous Subscriptions; and the Contributions of the highest Classes, which you have so contrived as to exceed greatly the Value of the Allowances promised. It is impossible to discover what the Proportion will be of the Numbers in these highest Classes to the Numbers in the lowest Classes, perhaps it may not be very considerable, the lower People in every State being vastly more numerous than the higher. But there is Reason to expect that this Proportion may at least be considerable enough to compensate the Deficiency I have mentioned. Should it, however, fall short of this; the only Consequence will be, that the Poor Rate, which would have been otherwise almost annihilated, will be obliged to bear a small Part of the Burden now upon it.

“ In short; it seems to me, that your Plan has a Tendency to do the greatest Good, by affording, in the best Manner the most agreeable and useful Relief to the Poor; by encouraging Frugality, Industry, and Virtue among them; and by promoting the Population of the Kingdom, and removing many of the Evils which attend our present Poor Laws. I will add what appears to me a further Recommendation of it, that it will substitute, in the Room of the present dangerous Plans of the Friendly Societies scattered through the Kingdom, one general Plan of the same Kind, well-formed, substantial, and permanent. But you are better able than I am, to represent the Advantages of your Plan; and therefore I will only add, that I admire your Zeal and public Spirit, and wish you more Success than Mr. Baron *Maseres* and myself met with some years ago, in endeavouring to procure the Establishment of such an Encouragement to Industry and Support of the Poor in old Age, as you are now proposing.

With great Respect, I am,
SIR,

Your most obedient and humble Servant,

RICH. PRICE.

“ The Allowance in your Plan for Children exceeding two in Number under 8 Years of Age I have not noticed. It is impossible to calculate its Value: But I suppose that the Excess, which will appear in the following Table, of the Contributions required by your Plan from young Subscribers, for the Allowances on Account of Age and Sickness, must be more than equivalent to this Value.

TABLE

P R E F A C E.

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TABLE, shewing the Values in Weekly Contributions of the Weekly Allowances for Old Age and for Sickness in Mr. ACLAND'S Plan.

Life Allowances, payable weekly by Mr. Acland's Plan.				Weekly Allowances for Sickness and Accidents.	Value in Weekly Contributions for Life.	Value by Mr. Acland's Plan.
Subscrip. beginning at the Age of	s. d.	s. d.		s.	d.	d.
20	1 0 after 65	1 6 after 70		4	1 $\frac{1}{2}$	2
	1 3	1 9		6	2 $\frac{1}{4}$	3
	1 4	1 10 $\frac{1}{2}$		8	3	4
ditto 35	1 0	1 6		4	2 $\frac{1}{2}$	2
	1 3	1 9		6	3 $\frac{1}{4}$	3
	1 4	1 10 $\frac{1}{2}$		8	4	4
ditto 43	1 0	1 6		4	3 $\frac{1}{2}$	2
	1 3	1 9		6	3 $\frac{3}{4}$	3
	1 4	1 10 $\frac{1}{2}$		8	4 $\frac{1}{4}$	4
ditto 50	1 0	1 6		4	5	2
	1 3	1 9		6	5 $\frac{1}{2}$	3
	1 4	1 10 $\frac{1}{2}$		8	6	4
ditto 55	1 0	1 6		4	6 $\frac{3}{4}$	2
	1 3	1 9		6	8 $\frac{1}{2}$	3
	1 4	1 10 $\frac{1}{2}$		8	9 $\frac{1}{4}$	4

“N. B. The Values of the Life Allowances in this Table are given, with some Correctness, by the Rules and Tables in my Book on Annuities. But, there being no Data for computing correctly the Values of the Allowances for Sickness, they have been given on the Supposition, that one or other of a Body of 48 poor People will be always disabled; and, consequently, that a Penny per Week from each will support an Allowance of 4s. per Week.—The Possibility seems to be, that the Proportion of the Sick and Disabled will be much less than this, when the collective Body consists of Young, and greater when it consists of Old Members.—The Allowances for Sickness here supposed, are greater than those in Mr. Acland's Plan.”

The above Calculations were made on a Supposition that all Persons in Health were to be admitted to Subscription, indiscriminately, 'till 55, which was the original State of the Plan; but, as it now stands, all above 30 Years of Age are, without an adequate Premium, excluded, and none admitted after 50. It is therefore easy for every one, who will cast his
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Eye on the Doctor's Table of Calculations, and observe, that the same Contribution of 2d. which, when it begins at 20, is only equal in Value to $1\frac{1}{2}$ d. is, when it begins at 50, equal to 5d. and when at 65, to $6\frac{1}{2}$ d. to perceive how greatly this Alteration must operate in Favour of the Fund proposed in the Plan; and consequently, that if it was, as the Doctor acknowledges in the foregoing Letter, adequate even in its pristine State, it must by this Alteration be rendered much more than adequate. In Consequence of this, I have added in the present Plan, that Column in the Table that relates to all such as shall exceed 75, and taken in *all* Orphan Children. Of this I have, by Letter, acquainted the Doctor, together with my Intention of making some Allowance for Funerals; and have received for Answer, that supposing the Allowance for Funerals to be no more than 3l. for each Person, the Alterations will be equal to an additional Halfpenny per Week; this Allowance for Funerals being alone equal to considerably more than an additional Farthing: Upon the Whole, therefore, he says, "these Additions will
 " render the Plan, as far as it includes the two first
 " Classes only, insufficient to its own Support, and
 " yet that it is very *possible*, that with the Aid of the
 " higher Classes, it may prove more than adequate;
 " and *certain*, that whatever shall happen, it will an-
 " nihilate far the greatest Part of the present Poor
 " Rate." The Doctor having said as above, that the Fund might possibly prove adequate even tho' the whole 3l. were to be allowed for each Funeral, I hope he will not disapprove of my proposing an Allowance of One-Third for that Purpose, which may be increased to 3l. 12s. by such as chuse it, at the Rate of an additional Farthing per Month for every 13s.

A PLAN,

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P L A N, &c.

AS it seems to be universally acknowledged, that some Reform or other, with respect to the Mode of providing for the Poor, is become highly necessary; and as a Bill for that Purpose is now about to be brought into the House, which, notwithstanding the known Abilities of the Proposer, is not at all likely, in the Opinion of those I have conversed with on the Subject, to answer the End proposed, and will, I am afraid, be found, should it ever be carried into a Law, to be productive, not only of much Trouble and Inconvenience to all Parties concerned, but of much additional Expence also to the Nation; I hope it will not be deemed an unpardonable Presumption, if, induced by the Prospect of Public Good, and that only, I venture to suggest the great Outlines of a Scheme, which, when properly filled up, can hardly fail of lessening for the present, and, after a few Years, of almost annihilating that enormous Burthen, which the Nation now labours under, in providing for the Poor: And I have the greater Confidence in what I am now about to offer

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on this Head, because it is not a mere visionary Scheme of my own, but a Matter, to which the Experience of many a little Society has through a long Course of Years borne a sufficient Testimony; and what is more, has already so far proved its Probability of Success to the Wisdom of the Nation, as to have been actually passed into a Law, for the Use of a Particular County—the County of Devon. That Law was soon abrogated indeed, at the Instance of the County, for whose Use it was enacted; a Circumstance, it must be owned, that seems, at the first Glance, to militate very strongly against its ever being adopted again. But if it can clearly, and satisfactorily be made appear, that the Failure of the Plan was entirely owing to some well meant, but inconsiderate Clauses in the Bill, and not to any Defect in the Principle, then the Inference in its Favour, which arises from Parliamentary Approbation, returns with undiminish'd Force. I shall therefore make it the Business of this short Essay, to give a succinct Account of the Bill that has been already passed and repealed, point out the Causes that operated towards its Repeal, and then humbly offer a Scheme for the Maintenance of the Poor, which, though founded on the same Basis, will, I trust, not be liable to the same Objections.

WITH Respect to the Bill, as I have nothing in common with it, besides what both have borrowed from the same Fountain, it may be sufficient to say, that the Design of its Principle

Ciple was to induce the Poor to contribute towards their own Maintenance, and was founded on the Basis of those Friendly Societies, commonly called Clubs, which in most Towns, and in many single Parishes, are instituted for the Purpose of supporting such of their Members, as, through Sickness, or old Age, shall at any Time be rendered incapable of maintaining themselves.

THE general Terms of such Clubs, with respect to Receipts and Payments, are, I believe, much the same as in one, whose Rules I have now before me; according to which every Member, in Consideration of his paying Eight-pence a Month into a joint Stock, is entitled to Seven Shillings a Week, as long as Sickness or any unfortunate Accident shall confine him to his Room; and to Three Shillings and Six-pence a Week, by way of what they term Walking Pay, for any Time, that he shall be incapacitated from following his usual Employ. After having been ten Years a Member, he is likewise entitled to Two Shillings and Six-pence a Week, during Life, if either through Age or any Accident he shall be rendered incapable of Labour. Besides the above, there is in most of their Articles a very exorbitant Allowance for Burials, even so high as Five Pounds ten Shillings, to be taken out of the Stock for the Member's own Funeral, and Forty Shillings for that of his Wife. But then on the other Hand it is to be observed, that the Allowances for Bed-lying, and Walk-

ing Pay, are in general, the one a Shilling, the other Six-pence a Week less than in the Society alluded to, that of the Parish of Broad-cliff, in the County of Devon, in which the Funeral Allowance is but Forty Shillings, and that raised by an extra Contribution on the Occasion. This Club consists at present of Seventy Members, has been instituted about twenty-five Years, and its present Capital is about 45 £. In its proper Place I shall give a general View of the most interesting Particulars of such Clubs as I have been able to procure an Account of, and therefore I shall add nothing more on this Head for the Present, but proceed to call your Attention to the many Disadvantages which those little Societies have to struggle with; such as the unprofitable Expenditure at the Ale-houses, where those Clubs are held, of a Quarter Part of the whole Subscription; for as much as out of every Monthly Contribution of Eight-pence, one Halfpenny thereof is to be paid to their Clerk, and Three-halfpence spent in Ale, by the established Laws of the Societies themselves; to say nothing of those voluntary Additions thereto, which, though no Part of their necessary Contributions, yet being in consequence of their Meetings, may not improperly be considered as a Part, of what they can, and do spare, out of their present Earnings towards their future Support.

In the next Place, their Capitals, being precluded from all Legal Security, are on that Account,

Account, not only locked up in their Chests, unproductive of any *Increase, but are peculiarly liable to Diminution: Since, being thus unprotected by Law, they invite, as it were, the Plunderer, and frequently not in vain.

ANOTHER Obstacle to the Prosperity of those Societies is the too great, and in some Instances very exorbitant Allowance for Burials, already spoken of; and besides this, what is a greater Drawback than all the rest, in trading Towns it has sometimes happened, that during long, and general Insurrections on Account of Wages, they have almost annihilated their Capitals in Support of such mutinous Secessions from Labour. And yet under all those Disadvantages, many of those Friendly Societies have subsisted in a flourishing State, for a Number of Years.

A pretty evident Proof of what might be expected from a general Weekly Contribution of so small a Sum as Two-pence per Head, if, instead of three-fourths only, the whole of it were to be made effective, and the Capital, issuing therefrom, to bear proper Interest under Government Security. This, it may be said, appears plausible, but how came the County of Devon then, so very soon to grow weary of permitting the Poor to contribute to their own Maintenance? Was the Extra Allowance, granted them by Parliament, on Account of this their Contribution, so very great

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* I have since found, that many Clubs do place their Capitals out at Interest; but then the Consequence frequently is, that the Money, thus placed, is either partly or wholly lost.

as to exceed the Parish Allowance, and their own Contribution both taken together? Far from it: They had indeed the Advantage of Parliamentary Security for their respective Claims; but as to the Quantum, it was much the same, as the same Contribution, under the same Circumstances, would have procured them from a common Club, in almost every Instance except this; that if a Subscriber married with a Subscriber, each of them was entitled to the Sum of Twenty Shillings on their Marriage, and likewise on the Birth of every living Child. A Provision this of great Humanity, as well as of sound Policy: But which, nevertheless, proved the sole Occasion of the Repeal of the Act. For as it was left entirely optional in the Pauper, whether he would subscribe, or not, and there was no other Allurement held out to induce him, the only Persons, that did subscribe, were those, that had Matrimony in View.

THE Consequence of this was, that in the Space of Two or Three Years the Demands for Births and Marriages drew out of a Fund, for the Deficiencies whereof the Parishes were responsible, near double the Sum, that had been paid into it: This, very soon, began to be sensibly felt, and the Gentlemen of the County, finding the Poor Rates to increase, were, without any further Consideration, in a mighty hurry to get the Act repealed.

BUT notwithstanding, being fully convinced both of the Equity and Salutariness of the
general

general Principle, I shall make it the Basis of a Proposal to the Public, which, however meanly it may be executed, will I hope, nevertheless carry with it such an Evidence of its Utility, as may induce some abler Head to give it that Degree of Perfection, which, I am well assured, both the Subject is capable of, and its Importance deserves.

A profound Skill in Calculation, is, I own, a Branch of Science to which I have not the smallest Claim. Whatever, of that Sort, may be necessary, in Order to compleat the Scheme proposed, the Public must be indebted for it, to a Lord Stair, or a Doctor Price: All I shall attempt is to draw their Attention to the Utility and Practicability of what I am about to propose: Since, if I can but say enough to induce a good Opinion of the Plan, as to those two Particulars, however crude my Conceptions may be, I trust they will not be stifled in the Womb for Want of Assistance.

As to the first of these Points, little needs be said of the Utility of a Measure, that has it for its Object, to render the Poor, to a great Degree, independent of Public Charity, by erecting them into such an associated Insurance Office, as may secure to them a comfortable Provision, against all the Accidents to which their Station is liable.

MANY, and great, as shall in its proper Place be shown, are the Advantages, which must result from a Scheme of this Sort, to themselves,

themselves, as well as to the Public, if it can be carried into Execution.

As to its Practicability, we need only reflect on the several Exigencies, to which so small a Deduction from the Poor Man's Earning, as that of Two-pence per Week, has, under the before mentioned Disadvantages, been by Experience found adequate, to be convinced that under such Advantages as the Public might give it, an Universality of Contribution, though but of Two-pence a Week, must of itself, and much more when taken together with the Provision, already made, of Hospitals, Alms-houses, &c. be sufficient to afford a comfortable and decent Supply for all the Distresses, incident to the Poor Man's Situation in Life. But suppose it should not, upon Trial, be found fully equal to such an enlarged Allowance, as the Wisdom of the State, assisted by some able Calculator, should deem them justly entitled to, on Account of their thus Contributing; yet, it cannot admit of a Doubt, but it must inevitably lessen our Poor Rates; and surely it would be some Point gained, to proceed thus far, though we could go no farther. But "how," it might be asked, "is this Universality of Subscription to be brought about?" For my own Part, were it for me to determine, I should answer roundly at once, "by the Authority of Parliament." Since it is surely full as equitable to tax a Poor Man 8s. 8d. a Year, in order to secure to him a comfortable Provision against all the Difficulties that may befall him

him through Life, as it was to tax him at 6s. a Year, for the Maintenance of those Roads, through which he has seldom, if ever, any Occasion to travel.

I am well aware, that on such an Occasion there will not be wanting Men so very tender of British Freedom, as to pretend, that it would be an insufferable Infringement thereof, if every freeborn Englishman were not to be perfectly at Liberty to spend his youthful Earnings in such Diffoluteness, Idleness, and Debauchery, as must leave him a Burthen upon Public Charity, the first Moment that either Want of Health, or Want of Labour, an increasing Offspring, or increasing Years, shall render him unequal to the Maintenance of himself and his Family. In Deference, therefore, to such outrageously patriotic Hearts as cannot bear to entertain a Thought of the smallest Compulsion, upon any Account whatsoever, but are always for tying up the Hands of Power, whenever they are to be used for the public Benefit; on their Account, and not on Account of any Resistance which is likely to arise from the Poor themselves, I could have wished to have left it entirely optional in them, to subscribe, or not to subscribe; and to have held out to them such Motives only, as might draw them with the Cords of a Man: Accordingly I entered upon this Subject with no other View: But being at length convinced, that a Scheme of this Sort, without some Degree of Compulsion, could not be made so thoroughly

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beneficial,

beneficial, as it otherwise might, Regard for the Public would no longer permit me to make so great a Sacrifice of its Interest to the Caprice of Individuals, but has, as it were, compelled me to risque the Odium of so unpopular a Proposition.

PREMISING then, that in the Allowances, which will be specified in the following Plan, I do not pretend to proceed on any other Ground, than merely that of Induction from the Experience of the aforementioned Clubs; and consequently throw out my Proportions of Receipt and Payment as Conjectures only, that are submitted to the Correction of better informed Judgments; I would propose, that there should be established, by the Authority of Parliament, throughout the whole Kingdom of England, one general Club, or Society, for the Purpose of entitling the Members thereof, on Payment of a certain Weekly Sum, to a certain Weekly Receipt, under such Conditions and Circumstances, as shall be hereinafter specified; and that into this General Club, every individual Inhabitant of the Kingdom of England, excepting such as shall be hereinafter excepted, shall be obliged to enter him or herself a Member, and to pay into the Hands of such Persons, as shall be appointed to receive the same, weekly and every Week, such Sums, and under such Penalties, as shall be hereinafter mentioned.

AN Obligation this, that cannot justly be complained of as unreasonable; for since no Man can lay Claim to an absolute Exemption
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from future Want, it seems but just that every Man should be obliged, out of his present Abundance, to take so easy a Method of securing to himself such a Subsistence, as, should his Necessities ever call for it, would insure the Public from his ever becoming a Burthen to it ; and if they should not call for it, the gratuitous Contributions arising from the Subscription of all those, who are, by their Degree in Life, placed above the Receipt of any Return, would come happily in Aid of the poorer Contributors, and supply them with Means of a better Allowance under all their Wants. But as the different Wants of different Persons become by Habit very different, in Order that different Ranks in Life might have an Opportunity of making different Provisions for themselves, against a Time of Need, according to what their different Situations might require, and their different Circumstances enable them to provide ; it might not be without its Uses, if this General Club should be so far extended, by a Subdivision into various Classes, as to accommodate itself to the various Stations of Low-Life ; by so contriving it, that a different Degree of Subscription should entitle the Subscriber under certain Circumstances to a certain Receipt, not altogether, but in some Measure answerable.

AND the Reason of making some Distinction is this ; that the lower Classes of Subscribers, on Account of the Relief which their Subscription gives the Public, are, without Doubt,

entitled to an Allowance, beyond what their own Contribution would of itself afford: But the rest, receiving hereby a very desirable Convenience, ought to pay for that Convenience; and therefore, the greater the Subscription, the less, in Proportion, should the Receipt from that Subscription be.

UNDER these Conditions then it might not be impolitic to extend the different Degrees of Subscription from $1\frac{1}{2}$ d. and 2d. to 1s. a Week; the former of these, that of $1\frac{1}{2}$ d. being intended chiefly, tho' not exclusively, for the Accommodation of the lower Class of Females; and that of 2 d. for that of the lower Class of Males. Accordingly I propose, that every Person on arriving at the Age of Twenty-one, or on being so far emancipated as to receive, if a Male, for his own Use, the daily Hire of or above 10d. a Day; or, being a Servant in House, the clear Wages of 1s. 6d. a Week, or 4l. a Year; or, if a Female, for her own Use, the daily Hire of or above 6d. a Day, or the clear Wages of 1s. 3d. a Week, or the yearly Sum of 3l.; shall pay into the Common Stock the Sum of 2d. if a Male, or $1\frac{1}{2}$ d. if a Female. And to such Contributions, every Male or Female coming to the Age of Twenty-one Years, or being so far emancipated as afore-said, shall under certain Penalties be obliged; excepting only such Persons as shall, thro' any Sickness, Disorder, or any Accident whatsoever, be incapable of maintaining themselves; or that shall be above the Age of Thirty, or
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being married shall have one or more Children : All such as shall come under either of these two last Predicaments, shall not be compellable to subscribe ; but Persons married, and having a Child or Children, may if they chuse it ; but no Person shall be entitled to Pay from the Club, but for such Children only, as shall have been born in Wedlock Nine Months at least after the Commencement of his or her Subscription. All Persons likewise shall be permitted, but not compelled, to subscribe from Thirty to Fifty, that are in perfect Health, and will pay One Year's Subscription, by way of Entrance-Money, together with the Addition of 1s. for every Year compleat that they shall, at their Entrance, exceed Thirty.

BUT lest, out of that Selfishness which cannot too well be guarded against, improper Persons should be admitted to Subscription, it seems necessary that the Minister, Churchwardens, and Overseers of the Poor, whose Business it should be to admit to Subscription, should all be sworn to do impartial Justice in all Things between the Club and the Members, to the best of their Skill and Judgment. Moreover, with respect to Admission, any one dissenting Voice should be sufficient to exclude from it.

ALL Persons likewise, who shall be possessed of any Landed or Leasehold Estate, of or above the Value of 10l. a Year, and not worth the Sum of 1000l. exclusive of the same, tho' at Liberty to subscribe, if they please, any Sum, not exceeding 1s. a Week, yet, on Account not only of
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the greater Stability of their Property, but also of their necessary Contributions to the Relief of the Poor, shall not be compellable to subscribe at all. But as monied Property, however great, is more liable to Accident, and bears no proportional Share of public Burthens, it seems not unreasonable, that no monied Property should exclude from Subscription ; but, on the contrary, that all Persons, whether Male or Female, of the known or supposed Property of 1000l. who shall refuse to declare, that he or she is not worth that Sum exclusive of all Landed or Leasehold Property, shall be compellable to contribute the Sum of 3d. a Week, and to encrease that Contribution by 1d. a Week for every 1000l. they shall be deemed to be worth, and not ready to declare the contrary ; with this Proviso, that no Person shall be permitted to subscribe more than 1s. a Week ; and that no Officer, whose Business it may be thus to regulate People's Subscriptions, according to their Property, shall rate them any higher than he shall be ready to declare, upon Oath, if required, that he does, in his Conscience, believe they are really worth. This last Article may possibly be objected to by many, but with very little Reason, as must evidently appear, when it is considered, that the additional Burthen is no more than 1d. a Week for every 1000l. ; and that this 1d. is not to be a certain Loss or Disadvantage, but may, as the Wheel of Fortune may turn, entitle the Subscriber to a Tenfold Recompence ; besides it might be got rid of at
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the Expence of a Lie, which will seldom be stuck at by such, as are mean enough to object to it.

BUT there is a Class of Men, for whom I am more concerned, who are not already exempted from Subscription, but whom it would be a Cruelty to oblige to it, and almost as cruel, not to give them the Benefit thereof without Subscription; I mean the Men, who fight our Battles for us, for the poor Consideration of 5d. a Day; a Sum, which tho' the same in nominal Quantity as it was an Hundred and Fifty Years since, yet is so diminished in real Value, that nothing can well be deducted from such a Pittance.

AND therefore, as I hope, with respect to other Subscribers, that their own Subscription, according to the Scheme proposed, would be found nearly, if not fully adequate to all their Claims, I would propose, that every common Soldier, at the least, should, without contributing, be put on the Footing of the lower Class of Contributors, and the Expence thereof defrayed out of the gratuitous Subscriptions of the richer Members, which, according to the Plan proposed, would certainly be much more than equal to such a Demand.

THERE is another Class of Men to whom we are more than equally indebted for Protection, who do not stand equally in Need of the like Charity; nay, such is their Improvidence, and thoughtless Dissipation of the considerable Sums, both of Pay, and Prize Money, which they

they sometimes receive, that it would be one of the best of Charities to them, if, on a Principle like unto what is here recommended, their little Treasure, like that of little Children, who have no Command over their Appetites, were to be so husbanded up for them that they might have something left for the Morrow.

AND, I apprehend, this might be done for them, without any Substraction from what they have been accustomed to receive. Take from them but the Necessity of those exorbitant Premiums, which they are obliged to pay, in Order to receive their own, and make a proper Application of what has been commonly thus defalcated, it would more than discharge their Subscription.

BESIDES there is another Fund, which might in Case of a War, be full as equitably, and properly applied to this Purpose, as given to a Captain or an Admiral, who is otherwise entitled to a Share, most unreasonably disproportionate ; and that, not as a Reward for some distinguished Bravery in the Line of Battle, or a hardy Duel with a superior Force, but an easy Conquest over some rich but defenceless Merchantship.

BUT, to return from this Digression, it has been already said, that every Male, not under the Circumstances already mentioned, shall be at Liberty to subscribe any Sum he pleases, not less than 2d. nor more than 1s. a Week ; and every Female in like Manner, any Sum, not less than 1½d. nor more than 1s. a Week ; and in Lieu and Recompence hereof, I propose, that
every

every Subscriber of 1^½d. should be entitled, out of the said Stock, in the following Circumstances, to the following Sums, namely, for, and during any Time, that she shall, by Sickness, or any other Affliction, not brought on by any unlawful Action, be confined to her Room, incapable of Labour, to the weekly Sum of 1s. ; and for and during any subsequent Time, that she shall, thro' the same, or any other Sickness or Infirmary, be rendered incapable of earning 3d. a Day, in the Estimation of the Minister, Churchwardens, and Overseers of the Poor, or the Majority of them, who (assisted by the Opinion and Advice of the Parish Apothecary) shall, in these, and in all Cases of the like Nature, be Judges of the same, to the weekly Allowance of 2s. as long as that Incapacity shall
D last;

Every Male not less than 2d. &c. See line 27 of opposite Page.]

—As it may easily be conceived, that there would be a great many Men at the Outset, otherwise competent to Subscription, who, thro' a profligate Reliance on Parochial Relief, had habituated themselves to such a Course of Idleness and Dissipation, as not to be able, without great Difficulty, to contribute 2d. a Week ; it might not be amiss that the Minister, Churchwardens, and Overseers of the Poor, should for the first Year, but very rarely afterwards, permit, at their Request, such Males as they should think proper, to subscribe in the Class appropriated to the lower Rank of Females, with this only Difference, that the Man should be entitled to a weekly Receipt of 2s. on Account of his not being able to earn 6d. a Day, in the same Manner as the Woman is on her not being able to earn 3d. In the Articles of the common Clubs, they forfeit their Walking Pay on the Performance of the smallest Labour of any Sort ; on which Account, however capable they may be of doing a Number of Things, they remain perfectly idle till they are capable of earning their full Wages at their usual Employ.

last; and likewise, from and after the Time that she shall arrive at the Age of Sixty-five, to the weekly Sum of 10¹/₂d.; and from and after the Age of Seventy, or, any Time before, that she shall, through any Infirmary, in the Opinion of the Persons aforementioned, be rendered incapable of earning more than 3d. a Day, to the weekly Sum of 1s. 4¹/₂d.; and from and after the Age of Seventy-five, or any Time before, that she shall, through Age or Infirmary be adjudged incapable of all Labour, to 3s. a Week during Life; and likewise, under the Restrictions beforementioned, for every Child more than two, that shall be alive at the same Time, and have been all born in Wedlock, and be under eight Years of Age, she shall, in her own Right, be entitled to the weekly Receipt of 1s.

AND in like Manner, that the weekly Contributor of 2d. whether Male or Female, shall be entitled, in the first Instance, to 6s. a Week, and in the second, while under an Incapacity of earning, the Man 6d. or the Woman 3d. a Day, to 3s. a Week; and for every living Child more than two, under the Restrictions as aforesaid, to 1s. 4¹/₂d. a Week, in his or her own Right. And from and after the Time that he or she may arrive at the Age of Sixty-five Years, to One Shilling a Week; and from and after the Age of Seventy, to 1s. 7¹/₂d.; and from and after the Age of Seventy-five, or any Time before that he or she may be rendered incapable of all Labour, to 3s. 6d a Week.

MOREOVER,

MOREOVER, in Case either Parent should die, the Widow or Widower should receive the Allowance allotted in the Table for Children, equally the same, as if both Parents were alive. And should both Parents die, all orphan Children of subscribing Parents that should be left unprovided for, should until Eight Years of Age receive the Pay allotted to the Parents' Subscription; with this Exception only, that the Sum which the Parent or Parents must in either Case have subscribed, if alive, shall be deducted out of their weekly Receipts, in both those last mentioned Cases; and the Application of the same be under the Direction of the Minister, Church-wardens, and Overseers of the Poor, who shall lay up and expend any Surplus that may remain over and above the necessary Nurture of the said Orphans, in clothing or apprenticing them out at the Expiration of the Club Provision.

AND in consequence hereof I propose, that every Subscriber should not only be restored to his natural Right of residing and getting his Bread, wherever it should seem most convenient to him, but wherever he should go to reside, he should there become a Parishioner, forasmuch as neither himself nor his Family could well be a Burthen to any Parish, such Children alone excepted, as should by the Time of their Birth be excluded out the Club Provision, or should thro' some bodily Infirmary be never competent to Subscription; therefore, to prevent as much as possible all Inconvenience

D 2

that

that might arise from either of those Cases, every Parish, on any Person's coming to reside therein who had a Family, should have a Right to enquire of them, upon Oath, whether either of their Children laboured under any Infirmary; and whenever this should prove to be the Case, then there should be no such Change of Parish: And under these Restrictions, such an Arrangement would certainly be for the mutual Benefit of every Parish in the Kingdom. For tho' it may be objected, that a Person might have such infirm Children after his Change of Parish, yet such an Event being perfectly fortuitous, the Chance is equally for and against every Parish. There is a Case, indeed, in which one Parish might take the Advantage of another; that of sending Women to lie in of Bastard Children: To prevent this, therefore, the Burthen of the Bastard should for the future fall on the last legal Settlement of the Mother, and not gain a Settlement wherever it is born; a Circumstance that is at present the Occasion of much Fraud and Injustice.

It is here to be noted, that no Person shall be entitled to any Receipt in any of the above-mentioned Instances, except the Third; that of Children, who shall not be able to make it appear to the Satisfaction of the Minister, Churchwardens and Overseers of the Poor, in the Parish where he or she may reside, that such Person is neither worth the Sum of 1000l. nor has an annual Income issuing out of any Source whatsoever, that on the Whole amounts to 50l. a Year.

a Year. Neither shall any Person in the Fourth and Fifth Instances be entitled to any Receipt on Account of Age, who shall not in like Manner be able to make it appear to the Satisfaction of the Persons abovementioned, that he or she is neither possessed of 500l. nor has an Income arising from any Source whatsoever which exceeds 25l. a Year. But as there may arise Cases, against which it is impossible to provide by any Restrictions of Persons with large Families, from whom it would be unjust to withhold the Result of their own Contributions, at the same Time that their Necessities really required, it might not be amiss to leave it so far discretionary, as that the Justices, at any of their quarterly Sessions, should, on the unanimous Petition of the Minister, Churchwardens and Overseers of the Poor where such Person should reside, be empowered, if they should see sufficient Cause, to order such Payments to be made out of the Associated Fund, as that Person's Weekly Contributions entitled him or her to receive.

It is likewise to be noted, that no Man not having Two Children, and no Woman not having One Child to maintain, shall, in the first Instance, receive full Pay for any longer Time than Four Months, on Account of any one Illness; but from and after the Expiration of the said Four Months, to such Pay only as is provided in the second Instance, and is commonly called Walking Pay. And also, that any Man having Two Children, or Woman
One

One Child to maintain, shall be entitled to his or her full Pay, for any Time that he or she shall be confined in any Hospital. But any Man having less than Two Children, or Woman not having any Child to maintain, shall, during such Confinement, be entitled only to such Pay, as is commonly called Walking Pay.

It is further proposed, that every Member on being taken ill, or on meeting with any Accident whatever, shall notify the same to the Minister, or, in his Absence, to one or other of the Churchwardens or Overseers of the Poor of the Parish to which that Member belongs; who on such Notice given shall, as soon as may be, but within Twenty-four Hours after the Receipt of the same, under the Penalty of 10s. to be forfeited to the Use of the Poor of the Poor of the said Parish, be obliged to attend, or to find some proper Person to attend for him, and inspect the Situation of the said Member; and if Need require, the said Minister, Churchwarden, or Overseer, shall, at the Expence of the said Club, send for the Parish Apothecary, to inspect, judge, and take Care of the Disorder, or other Accident, which the sick Member shall at that Time labour under. And in order that not only the Members of the said Club, but all other poor Persons of every Parish, may have proper Care taken of them during any Illness, which may at any Time befall them, it may and shall be lawful for every Parish, and they are hereby required, to agree with some neighbouring Apothecary, who for
and

and in Consideration of such a Sum, as shall be between him and the Parish agreed upon, ^{shall} be always obliged, upon Notice given, to attend, take Care of, and supply with proper Medicines, all such Poor of the said Parish, as shall at any Time require it; together with all such Members of the abovementioned Club, as shall not, in the Judgment of the Minister, Churchwardens and Overseers of the Poor, or the Majority of them, be deemed well able to pay him themselves. And one Moiety of the Salary of the said Apothecary shall be discharged by the Parish, and the other out of the Weekly Contributions of the Members of the said Club.

BUT, before I proceed any farther, it may be proper to observe, as to the Classes of Subscribers already mentioned, that it has not been so much considered what they can, as what they ought to be allowed in consequence of their Subscription. Not that I suppose their Contributions will, of themselves, be greatly inadequate to their Claims; the Experience of what has been done by the same Contributions, under the Difficulties aforementioned, will scarce permit me to think so; § forasmuch as the additional Incumbrances can very little, if at all, exceed their Want of Interest, ineffective Expenditure, and Waste at Burials. But if there were to be a small Excess, beyond what their own Contributions and the Surplus of the richer Subscribers would supply, it would, nevertheless,

§ Dr. PRICE has at length put this Matter out of doubt.

vertheless, be much more desirable to maintain them comfortably, by a small Addition to their own Contributions, than to maintain them, in a miserable Manner, wholly at our own Expence. But as to the higher Subscriptions, as the Public becomes less and less interested in them in Proportion as the Persons subscribing may reasonably be supposed to be less and less likely to be chargeable to it, there is no Need to give them so good a Bargain ; and therefore I should imagine, that it might not be unadvisable, with respect to them, to proceed by something like the following Rule of Proportion : That is to say ;

The weekly Subscriber of		Shall be entitled to receive Weekly											
		In the 1 st Instance.		In the 2 ^d Instance.		In the 3 ^d Instance.		In the 4 th Instance.		In the 5 th Instance.		In the 6 th Instance.	
		For Bedlying Pay.		Walking. Ditto		Ditto for Children more than 2.		65 Years of Age.		70 Years of Age.		75 Years of Age.*	
s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
0	1 $\frac{1}{2}$	4	0	2	0	1	0	0	10 $\frac{1}{2}$	1	4 $\frac{1}{2}$	3	0
0	2	6	0	3	0	1	4 $\frac{1}{2}$	1	0	1	7 $\frac{1}{2}$	3	6
0	3	7	6	3	6	1	7 $\frac{1}{2}$	1	1 $\frac{1}{2}$	1	9	4	0
0	4	8	6	3	9	1	9	1	3	1	10	4	4 $\frac{1}{2}$
0	5	9	0	4	0	1	10	1	4	1	11	4	9
0	6	9	4 $\frac{1}{2}$	4	3	1	11	1	5	2	0	5	0
0	7	9	9	4	6	2	0	1	6	2	1	5	3
0	8	10	0	4	7 $\frac{1}{2}$	2	1	1	7	2	2	5	6
0	9	10	3	4	9	2	2	1	8	2	3	5	9
0	10	10	6	4	10 $\frac{1}{2}$	2	3	1	9	2	4	6	0
0	11	10	9	4	11	2	4 $\frac{1}{2}$	1	10	2	5	6	3
1	0	11	0	5	0	2	5	1	11	2	6	6	6

* Or any Time before, that a Member shall be rendered incapable of all Labour.

PROMPTED

PROMPTED to it by natural Inclination, as well as by a thorough Sense of its Expediency, it was the Wish of my Heart, to afford the Poor as good a Bargain as possible; accordingly, I had originally allotted to the several Classes of Contributors higher Allowances than those in the foregoing Table, and admitted Persons to Subscription, without any Premium, at a much later Period of Life; but being informed by that very able Calculator Dr. Price, that Club Allowances were not altogether to be relied on, since they seldom continued long enough to arrive at their Maximum of Expence, and that the Annuities granted in the foregoing Table, after the Age of Sixty-five and Seventy, were not only more valuable than I apprehended them to be, but in Proportion to the increasing Years of the Contributor became more and more so, to such a Degree, that a weekly Annuity of 1s. at Sixty-five, which should after Seventy be converted into 1s. 6d. is equal only to a weekly Contribution of Three Farthings, when that Contribution commenced as early as Twenty-five; when it commenced so late as at Forty-three, equal to 2½d.; when at Fifty, to 4d.; and when at Fifty-five, to 6d. nearly—On this Information, I thought myself obliged to alter my Plan, by lessening the Allowances, and adding besides such Restrictions, as will, I hope, render the proposed Fund fully equal to all the Claims on it. Now, in order that every Person may be enabled to form to himself some

E Judgment,

Judgment, how far this is likely to be the Case, it may not be amiss to contrast the Plan Allowances to the Contributor of $1\frac{1}{2}$ d. and 2d. with those which have been actually supported for a Number of Years by the same weekly Contributions. In the Articles of a Club established at the Town of Tavistock, in the County of Devon, February 20, 1764, (the Particulars of which I received from the Rev. Mr. Iago, a worthy Magistrate of that Place) every Member, at Entrance, is required to pay into the Stock 2s. 6d. to spend 6d. for the Benefit of the House, and to contribute afterwards, as long as he shall continue a Member, the Sum of 8d. a Month; out of which Contribution every Member is allowed a Pint of Ale, and the Clerk and Stewards a Quart, at each monthly Meeting. This, together with the *Salary to their Clerk, reduces their effective Contribution to $1\frac{1}{2}$ d a Week.

Now, according to Dr. Price, (as has been already observed) an Annuity of 1s. a Week, at Sixty-five, to be advanced after Seventy to 1s. 6d. is equal to a weekly Contribution of Three Farthings only, if that Contribution be begun at Twenty-three; but as all Contribution, according to the Plan, begins at Twenty-one at the latest, excepting only for the first Year,

* In this, as in many other ~~Articles~~ ^{Articles}, there is no Sum specified for that Purpose, tho' no Doubt but there is one. I have, in the like Cases, upon Enquiry, found their Salary in one to be 2s. 6d. a Month; in another, 6d. a Year from each Member; but the most common one, perhaps, is that of a Halfpenny a Month each Member.

Year, and even then, not later than Thirty, without a Premium, the Annuities in the Table, after Thirty-five, cannot, I suppose, be more than equal to the weekly Contribution of a Halfpenny. Let the Ale and the Clerk then be considered as a set off against this Halfpenny, *i. e.* against the Annuities granted in the Table to Members exceeding the Age of Sixty-five; and then let us compare what has been effected by the remaining weekly Subscription of $1\frac{1}{2}$ d. with what is here proposed to be effected by it. The Society above mentioned has, for very near Twenty Years, besides accumulating a Fund of 198l. 16s. 10d. in that Time, supported a Bedlying Pay out of it of 6s. a Week; a walking Pay of 3s. a Week; a like Pay of 3s. during Life, to every Member, who, having been One Year a Contributor, has, by any Accident or Weakness, been rendered unable to earn more than 2s. a Week; together with an Allowance out of the Stock of 5l. 10s. for a Member's own Burial, and 40s. for that of his Wife (dying, I take it for granted, in the Member's Life-Time); the Contrast then will stand thus—

THE weekly Allowance, in the following Instances, has been, in the

	s. d.		s. d.		s. d.		l. s.		l. s.
Tavistock Club to Bedlyers	6 0	To Walking Pay	3 0	To Members unable to earn 2s. a Week	3 0	For the Man's Funeral	5 10	For his Wife's Funeral	2 0
Proposed Plan to ditto	6 0	To ditto	3 0	When unable to earn, the Man 3 6 or the Woman 1s. 6d.	2 0				

THESE Two* last Articles will, I suppose, counterbalance the Allowance of 4s. per Week to all Members after the Age of Seventy-five, or that shall any Time before be so far debilitated, as to be incapable of all Labour; since a very few only can be supposed to receive this Pay, and that, generally, for a very short Time. It may be said, that this Club, having subsisted scarcely Twenty-three Years, cannot have arrived at its Maximum of Expence; and therefore, that Inferences which are drawn from it are not sufficiently conclusive: But then it should be considered, that this, and all other Clubs whose Rules I have seen, admit Members so late in Life as Thirty-five, without any Premium; thro' which it has happened, that very few subscribe under Thirty; and consequently, Twenty-three Years bring their Expences much nearer a Maximum than it may at first be imagined. Moreover, it is to be considered, that the General Club would have these Advantages over all particular ones, viz. a national Security for its accumulating Capital, and a Compound and consequently better Interest; and what is of no small Weight, a very considerable Resource, to eke out the Poor Man's Subscriptions, in the gratuitous Contributions of the Richer Subscribers.

HAVING thus contrasted the weekly Contributor in the Plan, against a like Contributor in the above mentioned Club, I will also place,
in

* As I now think from Dr. Price's Letter, that the Fund will be able to afford it, some Allowance will be given for Burials, and be mentioned in the Preface.

in a comparative View, the Two Contributors of 1^½d a Week. In a Society established at Thorverton, in the County of Devon, (the Articles of which, together with a very pertinent and sensible Letter, received about Two Days since, and which I shall take the Liberty of subjoining, was sent me by the Person who acted as Clerk to this Club for near Forty Years) every Member is required to contribute 1s. to the Stock at first Entrance, and 6d. every Month afterwards.

IN Consideration of which Contribution, the Articles of this Club allow

	s. d.		s. d.		s. d.		s. d.		l. s.
For Bed-lying Pay	6 0	Wal-king Pay	3 0	To Members disabled by any Mis- chance, 'till able to work again - -	6 0	To ditto, incapable thro' old Age, or otherwise	2 6	For a Mem-ber's Fun-eral	1 10
	per week		ditto		ditto		ditto		

This Club, after subsisting near Forty Years, was dissolved, as related in the subjoined Letter.

IN

REV. SIR,

Mr. Head having applied to me, to give him what Information I could relating to Clubs, I have sent the inclosed Papers, Articles, &c.: If they should convey any useful Hints it will give me Pleasure. I was in Hopes to have found some Calculations that I made for my honoured Friend, the late Mr. Fursdon, respecting Societies; am sorry cannot find them, but am convinced by what I recollect of them, as well as by many Years Experience, that Societies of the Poor may be formed on such a Plan as to continue for Ages. I was Clerk to a Society of poor Labourers, in the Parish of Thorverton, from the 2d Day of March 1745, till the 5th Day of November 1783, when it was dissolved by some of the unruly Members; about Seventy of them shared Two Guineas each. This Society, I am certain, would have continued for Ages: While it existed it saved our Parish many Hundreds of Pounds (this is a Fact not to be denied); at its Dissolution they had near, if not full,

180l.

IN the foregoing Table it is evident the Allowances there appointed are, by no Means, proportional to the ascending Scale of Subscription, especially in the last four Instances; which being in some Measure new, and unprovided for by the common Clubs, and at the same Time,

180l. $\frac{1}{2}$ at Interest, which would have been continually accumulating, as the Interest alone would almost of itself support the sick Members. I think such Evils are easy to be guarded against in future; it being my humble Opinion, that if such a Club was established in every Parish, it should be but One, and that one never to be broken on any Account whatsoever; it would support itself; I cannot see any Possibility of its failing: For if there is no other Society, but this alone, permitted in each Parish, it would be constantly supplied with young Members, the Want of whom hath hitherto prevented their Duration. For when a Society hath stood a Number of Years, and some of the first Subscribers are advanced in Life, those that are younger begin to despise them, and form themselves into a new Society. The old one, being by that Means deprived of fresh, young Members, naturally decays, or in a State of Despondency dissolve themselves, share the Stock between them, and in a few Weeks squander away, what with prudent Care would have supported them through Life, without applying to their respective Parishes for Relief: The new Societies that arise on the Ruins of the old ones, in Time meet the same Fate.

I hope, Sir, you'll excuse me for taking this Liberty; and if you think I can be of any Service, you may at all Times freely command

Your respectful humble Servant,

Thorverton,
Nov. 21, 1786.

WM. PULLEN.

Having this Day sent to Mr. Pullen, to enquire whether the Club, above spoken of, had met with a Loss of any Kind; he just now sent me for Answer, that he believes there was between 40 and 50l. besides a great Deal of Interest. So that their Capital, if unimpaired by Losses, must have been 230l. or more.

§ It may here be necessary to account for a seeming Inconsistency. The Case was, Seventy of the older Members divided Two Guineas each; the Remainder of the Sum was divided among the younger Members, who had subscribed but little towards the Fund.

Time, Articles that, according to Doctor Price, will fall the heaviest on the Associated Capital, I thought it particularly necessary to keep them as low as possible: Neither can there be any real Reason for Complaints on this Head, since no Persons are compellable to the higher Classes of Subscription, but such as are indebted, ten Times the Value of this Taxation, to the public Burthens. As to all others, a Mode of Insurance, (which, if one may judge by the numerous Societies which are every where establishing for the Benefit of Widows, &c. is much wanted and desired) is proposed to be held out to them in a Way, which none but the Public can give; and therefore, it is not intended to invite the higher Class of Subscribers upon any Terms, but such as must evidently turn out to the public Advantage; and if any chuse (as no Doubt many will) to subscribe on those Terms, *Volenti non fit Injuria*.

HAVING thus gone through with the Proportions of Receipt and Payment, it remains to be considered by whom, and in what Manner, these Subscriptions are to be received and paid, and how and in what Manner they are to be enforced. Every Sunday, immediately after Evening Prayer, the Churchwardens and Overseers of the Poor, (who, in Virtue of their Office shall be considered as Treasurers of the said Club) shall, for the Purpose of receiving all Contributions that shall be due to, and paying all Claims that shall be due from, the said Club, attend with a Folio Parchment

ment Book, bought at the Parish's Expence; every two opposite Pages of which, beginning with the 2d and 3d, shall be perpendicularly divided into Fifty-three Columns. On the 1st Column towards the Left-hand shall be entered the several Names of the Members on equidistant Lines drawn across the opposite Pages, so as to leave on the Right-Hand of each Name Fifty-two Squares, to answer the Purpose of a like Number of Receipts from the Person to whose Name those Squares are opposite: Half-way on in the same Book shall, in the same Manner as before, be written on two like opposite Pages, a 2d List of Subscribers Names, for the Purpose of entering the Weekly Payments, that shall be made to each Subscriber; and upon a Line drawn on the Top of each of those opposite Pages and above the uppermost Name, shall be written over every Column of Squares, beginning with that immediately following the first Name, the Numbers 1, 2, 3, and so on to Fifty-two. In the first Instance, every marked Square shall stand as a valid Receipt to that Member to whose Name it is opposite, for his 1st, 2d, 3d, or any other Week's Payment, to which the Number at the Top shall answer. In the second Instance, every Square, besides being numbered at the Top, shall have *s. d.* to denote Shillings and Pence, written over every Column of Squares, for the Purpose of entering in Figures, in the several Squares beneath, the several Sums received by any Subscriber,
and

and the particular Weeks in which they were received. By this Provision a great many Members may be accounted with, to the Number, I suppose, of Two Hundred or more, in an Hour. Possibly, where the Parishes are large,* and the Inhabitants too numerous to be easily accounted with by one Overseer or Churchwarden, singly, it may be proper that there should be provided, by every such Parish, one Book, for the sole Purpose of entering the Payments made to the several Members, and two or three other Books, if Need require it, with the Names of the several Members distributed Alphabetically into two or three Portions, for the Purpose of entering all Receipts from the said Members; by these Means the two Churchwardens and two Overseers might, without Confusion, or interfering with each other, at one and the same Time, be each of them transacting the Business of his proper Department; as every Member would know, according as the Alphabet directed him to whose Department he belonged. The Churchwardens and Overseers, when called out of the Parish upon any necessary Business of the Club, shall be made moderate Satisfaction for the same: The Satisfaction itself to be taken out of the Poor Rate. But as

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to

* It would save a great Deal of Trouble, and in most Parishes it would be sufficient, if their Attendance was given but once a Month, and in the more numerous ones (where a more frequent Attendance might be necessary, the Members being divided Alphabetically into two or four Divisions), the Business of each Division might be transacted either Weekly, or once in a Fortnight, according as Occasion should require.

to the Sunday Attendance, THAT shall be executed gratis, as Part of the Burthen of their Office ; forasmuch as not only no Time will be hereby taken off from their worldly Employments, but the present proper Business of their Office, respecting the Poor, will at length become almost evanescent. Besides, as Persons of Property, they will be Partakers of the general Benefit resulting from hence to the Public ; and few Men, probably, will be called upon more than once in their Lives, in respect to any one Estate, and as to those who have many, as their Benefit will be the greater, they must be contented either to do the Office the oftener, or to pay others for doing it for them. But as it is generally the Case, that the Under-Tenant takes upon himself the Burthen of all Parish-Offices, at the same Time that he may, in every Respect, be unequal to the Trust here allotted him ; that the Public may receive no Damage thereby, the Parish, in Vestry assembled, having first determined on the Tenant's Incapacity, shall be empowered to provide another Person, at a reasonable Salary. And as all the Duty on the Club Account is new and posterior to the Covenant, it seems not unreasonable, that the Landlord should, at least, divide the Expence with the Under-Tenant. And as it may sometimes happen, that a Vestry may not pay a proper Attention to the Disqualifications of the Tenant, the Minister of the Parish, who may commonly be supposed to be one of the most competent Judges of such a Matter, shall always be

be obliged, as a necessary Corroboration to such a Nomination, to give, under his Hand in Writing, his Approbation or Disapprobation thereof, in these Words : “ I do declare, that “ I sincerely believe that A. B. is [or is not] a “ Person capable of discharging the said Office.” And in Case of his Disapprobation, it shall be Matter to be enquired into, and determined by the Justices, at the Time of their giving out their Nomination - Warrants. Moreover, as some small Compensation for the Execution of a new and troublesome Office, every Person discharging the same, (excepting such as shall do it for Hire) and in that Case the Person so hiring, shall be entitled to an Exemption from a certain Portion of Statute-Labour, according to the Number of Subscribers that may fall to his particular Department to attend : That is to say ; Where the subscribing Members shall not amount to Two Hundred, there the Officer or Officers attending the same shall not be entitled to any Exemption, but where they shall amount to the Number of or more than Two Hundred, and be less than Four Hundred, the Attendance upon the same shall exempt the Officer or Officers so attending, from One Year's Statute-Labour for One Plow-Land ; where they shall amount to or exceed Four, and be less than Six Hundred, from One Year's Statute-Labour for Two Plow-Lands ; and where they shall amount to or exceed Six, and be less than Eight Hundred, from One Year's Statute-Labour for Three Plow-Lands ; and so on, One Year's

Statute-Labour for every additional Two Hundred Members. And where one Officer shall perform the Whole of the Duty, there that Officer shall be entitled to the Whole of the Exemption ; and where Two or more shall execute it, the Benefit of the Exemption shall be divided equally between them. At the Easter Petty-Sessions, when the Nomination-Warrants are given to the new Overseers, the Churchwardens and Overseers of the expiring Year shall pass this their Account also ; at which Time they shall exhibit their Books, be sworn severally to their Receipts and Payments, and be made moderate Satisfaction for Business done out of the Parish, according to the Discretion of the Justices there met. As there can be no Doubt, but the Weekly Receipts must (for many Years at least) greatly exceed the Weekly Payments, the Churchwardens and Overseers of the several Parishes, whose Business it is to collect and receive the Weekly Contributions of the several Members, shall pay into the Hands of the Parochial Collectors of the Land Tax, Four Times a Year, (or as often as the said Collectors shall pay in their respective Collections) all such Sums as shall accumulate in their Hands, over and above the Contributions of One Month, which shall always remain with them, as a Provision against Contingencies. And the said Collectors, or one or other of them, whom the Churchwardens and Overseers shall think fit to entrust with the same, shall pay this Surplus, without Fee or Reward, into the
Hands

Hands of the Receiver-General, and take his Receipt for the same; which Receipt shall be returned to some one of the Churchwardens or Overseers, and kept in the Parish Chest. And the said Receiver shall, within the Space of Twenty Days from and after every Quarter-Day, deliver over to the County Treasurer, an Account of all the several Sums received by him from the several Parishes, and give him one general Receipt for the aggregate Sum thereof.

THIS Account the said County Treasurer shall immediately publish in some one, at least, of the public Newspapers within the said County; and from and after the Receipt so given, the said aggregate Sums of the several Counties shall be looked upon as paid into the Exchequer, and bear such Interest, from the Date thereof, as may be adequate to the then current Price of Stocks: And as soon as it conveniently may be after each Quarter-Day, the several aggregate Sums of all the Counties throughout the Kingdom shall be published in the London Gazette.

AND as for a considerable Number of Years there must be a continual Accumulation of the abovementioned Surplusses, the County Members throughout the Kingdom (who, it is presumed, will not refuse so small a Trouble for the Service of their respective Counties) shall be appointed as Commissioners, to receive the Interest that shall from Time to Time accrue from the said Surplusses; and shall lay out the
same,

same, or as much of it as shall not be wanted by their respective Counties for the Support of the Clubs thereunto belonging, in such Funds as may appear to them the most advantageous. And in Case, thro' any epidemical Disorder, or other Accident, it shall at any Time happen, that the Disbursements of any Parochial Society shall exceed their Income, they shall in that Case, by one or more extra Poor-Rates, collect, for the present Emergency, whatever Sum may be wanted. And it shall and may be lawful for any Two Justices, at any Petty Sessions, held within the said County, upon a proper Representation to them made by the Officers of the said Parish, to empower the County Treasurer to require the Receiver General to take his Receipt, and to pay him the Sum, so ordered by the said Justices, out of the next Parochial Quarterly Surplusses.

AND in Case there shall be no such Surplus, then the Justices, at their next Quarterly Sessions, shall empower their County Members to remit to the County Treasurer such a Portion of the Interest next accruing from the Capital of their respective Counties, as shall to them in their Judgment seem necessary, and order the same to be distributed among the Officers of the several Parishes, according as their respective Deficiencies shall demand. And in Case the Interest of any County shall not be equal to the necessary Demands of that County, they shall then empower their said Members to sell out such a Portion of the County Stock, as shall in
their

their Judgment seem necessary. And in Case it should happen, that one particular County should be insolvent, at the same Time that the general Fund should remain rich, Application shall then be made, by Petition to his Majesty, who, by and with the Consent of his Privy Council, shall grant such Relief, as he and they in their Wisdom shall see fit.

As to this last Provision, I am not without Hopes, that there never will be any the least Call for it: But on the Supposition, that there really were to be any such Call, what I have proposed, has been more in Compliance with the supposed Dispositions of other Men, than with my own Judgment.

FROM that Selfishness, which is every where, and upon all Occasions, too apt to prevail, I am apprehensive of a Jealousy and a Grudging between the several Counties, lest one should be benefited at the other's Expence: But for my own Part, I have always looked upon the Poor as Children of the State, who ought to be maintained at the common Expence thereof; and therefore, in the present Case especially, as all are comprehended under one general Club, it seems to me to be right and just, that, like Members of the same Body, they should all equally partake of one common Lot.

BUT, nevertheless, there is a Case, in which it might not be inequitable to make some Distinction. It is very evident, that in some of the greater Cities (London in particular) there must

must be a prodigiously disproportionate Excess of what I have called gratuitous Contributors, which must necessarily enable them, if considered as separate Societies, to afford higher Proportions of Allowance to their lower Classes of Contributors. At the same Time too it is equally evident, that in those Places (London especially) House-Rent, and almost all the Necessaries of Life, are at a higher Rate: It might not, therefore, be inequitable, that in the City of London, and the circumjacent Places, to the Distance of Five or Six Miles, the Female Subscriber of $1\frac{1}{2}$ d. should, instead of the Allowances already mentioned, be advanced in the First Instance, 1s. in the Second, 6d. in the Third, 3d. in the Fourth, $4\frac{1}{2}$ d. in the Fifth, 6d. in the Sixth, $7\frac{1}{2}$ d. with the like Addition, in each Instance, to every Class of Subscribers under 7d. per Week. And that in several other great trading Towns and Cities there should be an Advance, in the First Instance, of $7\frac{1}{2}$ d. in the Second, of 4d. in the Third, of 3d. in the Fourth and Fifth, of 4d. each, and in the Sixth, of 6d. a Week.

WITH respect to the Penalties, to be inflicted on all such as shall not pay up their Subscription after having subscribed, or, not coming under the forementioned Exemptions, shall refuse to subscribe: In the first Case, those who shall neglect to pay up their Subscriptions for any longer Time than Two Months, without Leave first obtained from the Churchwardens, Overseers, or other Officer appointed to receive the

the same, shall not, under any Affliction, or Accident, be entitled to any Benefit out of the Club, *pro hac Vice* ; nor at any Time hereafter, until they shall have paid up their Arrears. And in Case any Persons shall neglect the same, for more than the Space of Twelve Months, such Persons shall be considered and put upon the Footing of Non-Subscribers : Moreover, the Churchwarden, Overseer, or other Officer, in whose Department it shall be to receive the Contributions, may, and is hereby required to call upon the Employer of any such Subscriber, for any Sum that he or she shall be in Arrear. And after such Demand made, the said Employer shall be answerable for the same as far forth as he or she shall be indebted to the said Subscriber.

AND then, as to such, as not coming under the forementioned Exemptions, who shall refuse to subscribe, I propose, that no Man, thus refusing to subscribe, shall be admitted to compound for his Statute-Labour at any less Sum than 6s. a Year : And that all Persons so refusing, whether Male or Female, forasmuch as (like Drones in the Hive) they determine to live on others Labours, shall be badged,* after the Manner that the Poor of many Parishes usually are badged, with the Word DRONE, in large Letters of Red
G Cloth,

* If neither the Consideration of the Smallness of the Number on whom the beforementioned Mark of Disgrace can be supposed to fall, nor the real Delinquency of the Persons on whom it would fall, should, in the Opinion of some, not be sufficient to excuse it, possibly the Method pointed out in the following Paragraph, will render it unnecessary.

Cloth, sewn upon their outer Garment; and in Case such Drone shall, at any Time, appear abroad without such Badge, conspicuously apparent upon his or her outermost Vesture, be it Coat, Great-Coat, or Waistcoat, on the one, or Gown, Cloak, or Stays, &c. on the other, they shall, on Conviction thereof before any one Justice, Mayor, or other chief Magistrate, be committed to the House of Correction for the Space of One Month; and whosoever shall make Information of the same, shall, on Conviction, be entitled to the Sum of 10s.; and in Case any Churchwarden, Overseer of the Poor, Constable or Tythingman, shall be so far wanting in his Duty, as to be privy to any such Offence, without bringing the said Offender to Justice, then, on Proof made thereof before any one Justice, or other chief Magistrate as aforesaid, on the Oath of any one Witness, not excepting the Offender himself, the said Churchwarden, Overseer, Constable, or Tythingman, shall forfeit the Sum of 40s. one Half to the Poor of the Parish, and the other Half to the Informer.

As a farther Inducement to an early and general Subscription, all Persons who shall not subscribe as soon as they shall become competent thereunto, shall not afterwards be admitted to Subscription, without first paying, by Way of Entrance-Money, One-half of his annual Contribution, for every Year that he shall have deferred his Subscription beyond the Time of his Competency: And even at the
 Outset

Outset every Person, who shall exceed the Age of Thirty, shall pay One Year's § Contribution in Advance, together with the Addition of 1s. a Year, for every Year compleat that he or she shall be above the Age of Thirty : And under these Conditions, such as are in perfect Health shall be admiffible even to Fifty. Forasmuch also as nothing but a profligate Reliance on Parish Pay can well be supposed to render Persons obstinate in not subscribing, such Persons shall be excluded from Parochial Relief, and either trust entirely to the casual Support of voluntary Beneficence, or shall, on the first Application for Relief, be sent to the Parochial Workhouse, if there be any, and if not, to that of some neighbouring Parish, who shall always be obliged, if Need be, to dismiss any of thir own innocent Poor, to make Way for them, and to admit them on such Terms (if the Parishes cannot agree between themselves) as any neighbouring Magistrate shall think reasonable ; neither shall they be permitted to depart thence, till by their extra Work they shall have reimbursed their Parishes for the Charges they may have been at in putting and keeping them there.

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[AND

§ But as it may often happen, that improvident and idle Persons may not have wherewith to discharge their Entrance Money, tho' willing to contribute, such Persons may be admitted to Subscription, on their paying a Penny a Week extraordinary, till the said Entrance Money shall be paid up.

[† *AND here, tho' in some Measure foreign to the present Undertaking, yet as naturally arising out of it, and connected with it, I will venture to propose an Article of Police, that would prove an effectual and much wanted Check upon House-breakers, Shop-lifters, and Thieves of all Denominations. That every Tenant or Occupier of every House throughout the Kingdom of England, under the Penalty of 10l. to be levied by Distress or otherwise, to the Use of the Poor of the Parish, should be obliged, within Ten Days after the — Day of — in the Year of our Lord — to deliver, in Writing, into the Hands of one or other of the Churchwardens or Overseers of the Poor, or some proper Officer of the Parish thereunto appointed, the Name and Surnames of every Person, that shall either lodge, board in, or occupy any Part of his said House, as well as the Names of every one of his own Family, that shall either be of or above the Age of Twenty-one, or by receiving the Wages above specified, be thereby qualified and required to become a Member of the forementioned Club; and likewise, as often as he or she shall take in, lodge, or board any Lodger, Boarder,*

or

† The Article of Police, here inserted in Italicks, having been objected to by some of the Author's Friends, he has at the End of it annexed a Substitute for it: Accordingly he wishes to have it considered as no component Part of his Plan; but as something of the kind appears at present to be highly necessary, he has permitted it to remain, with this Hope, that it may serve as a Hint to some Person or other, who, with greater Abilities, may coincide in Opinion with him in this Matter, to draw them forth upon the Occasion, and to add many Things, which, tho' highly necessary, yet not being properly connected with his Plan, he looked upon as rather out of his Province.

or Under-Tenant, then, under the same Penalty, to be levied by the same Means, and to the same Purposes, that they shall be likewise obliged, within the Space of Three Days after taking in, boarding, or lodging any such Person, to deliver the Names and Surnames of the Persons so taken in, lodged, or boarded, in Order that the said Churchwardens and Overseers, or other Officer, may as hereby directed and required (under the Penalty of 40s. to the Use of the Poor), be enabled, after the proper Enquiries, on that Head made, in a Parish-Book, provided for that Purpose, to set down, and distribute under the proper Denomination of Subscriber, Exempt, or Drone, every Person so inhabiting, lodging, or boarding, in any House, within the said Parish. And over and above the Penalty beforementioned, every Person so taking in any Lodger or Boarder, without thus acquainting the proper Officer therewith, shall be liable to Fine and Imprisonment for every Robbery, Burglary, or other Felony, committed by any Boarder, Lodger, or Under-Tenant, not given Notice of as aforesaid to the proper Officer. Moreover, for the more easy Detection of all Rogues, Vagabonds, &c. it would be highly useful, if all Persons changing the Place of their Abode, (excepting Noblemen and Gentlemen, removing from one House or Seat to another, and Persons going, only for a few Days, on a Visit to their Friends) were, under the like Forfeiture of 40s. obliged to bring with them, under the Hands of the Minister, or one or other of the Churchwardens or Overseers of the Poor of the Parish from whence he or she came, a Certificate,

ificate, signifying, that he or she was, or was not, a Subscriber, together with the Quantum (if a Subscriber) of his or her Subscription, and the Time to which his or her Subscription was paid up, in order that from the Date thereof such Subscription might be continued on in the Place where they came to reside, to the Intent that, should any Affliction or other Accident there happen, they might there be relieved. After the same Manner, on their returning to their usual Place of Abode, or going to reside in any Place else, the same Persons, under the Penalty of being treated as Rogues and Vagabonds, shall take a fresh Certificate from thence, setting forth their Quality, and, if a Subscriber, to what Place they belong, and if Exempt, on what Account they are so exempted; but if Drones, after being once sent to their Place of legal Settlement, which, in all Cases, should be done as soon as conveniently may, they shall not, under the Penalty of being taken up as Vagabonds, and sent to the House of Correction, and there kept to hard Labour, go any where out of their proper Parish to reside, without Leave first obtained, under the Hands of the Minister, and one or more of the Churchwardens or Overseers of the Poor of the Parish to which they belong, and setting forth the Cause of their Removal, and the Place of their Destination. It is not improbable that some Choice Spirits will bluster at these Restrictions, and say, "shall they, like Rogues and Vagabonds, be thus obliged to give an Account of themselves, wherever they go?"

BUT

BUT I would only beg all such as are not Rogues and Vagabonds to reflect a little, what an amazing Restraint would be hereby put on all Persons of that Description, with this Hope, that all such as have the Good of Society at Heart, could never be unwilling to submit, for the Sake of public Safety, to the trifling Inconvenience of exhibiting themselves to be "no Spies, but true Men," whose Characters would bear Enquiry.]

I WOULD farther propose, that all Drones (after having been sent to the Place of their legal Settlement, which ought certainly to be done as soon as it conveniently might be) should be restrained (under the Penalty of being treated as Rogues and Vagabonds) from going any where else to reside, without a Certificate, first obtained, under the Hands of the Minister, and Two or more of the Churchwardens and Overseers of the Poor of the Parish to which they belong, setting forth not only the Cause of their Removal, and the Place of their Destination, but likewise an Acknowledgment of their Settlement, and a Promise of defraying all necessary Expences that should be incurred by such their Removal.

I WOULD propose also, that all such Persons as shall, on any of the aforementioned Accounts, be exempt from Subscription (such alone excepted as are out of all Danger of becoming burthensome to any Parish), should also carry with them a like Certificate wherever they go to reside, not only to distinguish them
from.

from Drones, and to prevent them from being treated as such, but to ascertain the proper Officers of the Parishes to which they may go to reside, of their legal Place of Settlement, and thereby prevent the Inconveniencies, that at present frequently attend the Widow's or Children's Ignorance of the Husband's or Father's Settlement. It will be necessary also, that every Subscriber (all such at least of them, as intend to change their fixed Place of Residence) should carry with them a Certificate, signifying that he, or she, is a Subscriber, together with the Quantum of their Subscription, and the Time to which it has been paid up, in order that from the Date thereof such Subscription might be continued in the Place where they go to reside, that in Case any Affliction should there befall them, they might there be relieved. And to prevent, as much as possible, all Impositions, it should be requisite, that such Certificates should be signed by Two, either Churchwardens or Overseers, besides the Minister; and all Fraud, either in granting or forging the same, should be deemed a Felony, in all such Persons as should either fraudulently grant, or forge the same.

SHOULD such a Scheme, as has been here laid before the Public, be ever carried into Execution, it seems evident that, after due Time given it to operate in, no one, that should not be particularly afflicted by the Hand of Providence in the earlier Part of Life (Sickness, Old Age,

Age, and Children, being herein decently provided for) could ever be destitute of a competent Subsistence, but either entirely thro' his own Fault, in not subscribing, or thro' the Want of Labour. It is therefore earnestly to be wished, that every Parish would provide a Sufficiency of such Sort of Employ, as any Person that had Hands at Liberty might be able, after a little Instruction, at least, to execute; that, by these Means, no Person in a trading Country, like this, might be driven to Distress, thro' mere Want of Labour. And therefore, as a proper Incitement to Parishes to provide their Poor with some such Kind of Employments, it might have the most beneficial Effects on the National Prosperity, if it were enacted by Law, that all Parishes should be so far obliged to supply their Poor with Labour, as that if any Person usually earning the Sum of, or above 1s. a Day (besides Liquor) should apply to the Overseer, or other proper Officer, on the Evening before, and declare that he is in Want of Employ for the next Day, and that he is willing to work at any Employment he has to set him about, at the diminished Price of 8d. a Day; that then the Overseer, or other Officer to whom such Complaint is made, shall be obliged either to get Employment for him, at that Price, or to pay him 6d. Day by Day, until proper Work shall be procured for him. In like Manner, every Woman, usually earning the Sum of, or above 6d. a Day, on her declaring her Readiness to work

for 4d. a Day, shall, in Default of being found such Employ as she shall be deemed capable of, be entitled to 3d. a Day from the said Overseer, or other proper Officer, as long as she shall remain unemployed. And moreover, all such, whether Men or Women, as usually work at a less Price, the one, than 1s. and the other, than 6d. a Day, on their declaring their Want of Employ, and Readiness to work at the diminished Price of Two-thirds of what they usually earn, shall, in like Manner, be entitled to One-half of their usual Earnings, to be paid them out of the Collections for the Poor, by the said Overseer, or other Officer, who, on Proof thereof before any one Justice of the Division, shall, by Distress or otherwise, be compellable to the same.

SOME Difficulties, I am conscious, will at the Outset, at least, attend the thus providing the Poor with Labour ; but by no Means such as are insurmountable. The best Method I can think of is, that Country Parishes should act as trading Bodies, and provide themselves with the Materials of some of those Kind of Manufactures, that, after a little Instruction at least, are easily worked up into saleable Commodities, by those who have the Use of their Hands ; such as Willows for Baskets, undyed Wool, especially that of the black Sheep, to be carded, or converted into coarse Cloths and Stockings for the Use of the Poor, Junks of old Rope, to be untwisted, or tozed as the Term is, for Oakum : All these Materials might, either wholly

wholly or in part, be manufactured, even by People that have lost the Use of their Legs. Much of the Rope and Net-making Business, likewise might be performed, some Part of them by Children, or Cripples, and other Parts, such as the beating of Hemp, by mere Dint of Labour. There are, I suppose, besides these, a great many other Articles among the various Branches of Manufacture, which my little Experience in those Matters must leave to other Heads to suggest, about which the Poor might be easily and profitably employed, and that in all Weathers. Moreover, that Parishes might have the better Sale for their Commodities, and that they might have poor People among them capable of instructing others, as well as of carrying on their Manufactures, as a Sort of Foreman under the Parish-Officers, it might conduce to the public Advantage, if the Trade of certain Manufacturers, such as Rope-making, Basket-making, and such others as are best suited to the easy Employment of the Poor, should require a Stamp-Duty of 5*l.* on the Indentures of all such Apprentices as such Manufacturers should take, not being bound to them by some Parish or other; since by these Means, Parishes would not only be stocked with Persons capable of carrying on such Employments, but would find an easy Riddance of all such crippled, maimed, and weakly Children, as usually continue a lasting Burthen on them. Then, as to Towns and Cities, it would not be difficult for them to find Persons, in various Branches

of Business, who would contract with the Overseers to find Employ, at the Under-rate abovementioned, for all Persons, under particular and stipulated Descriptions, whom they should have to send. But these are Matters which must be left to Heads more conversant in Things of this Sort, since here I feel myself out of my Depth,

AND therefore I shall add nothing more on this Subject, but only this, that it seems to me to be a great Defect in our humane, charitable Provisions for the Instruction of poor Children, that there is no Care taken to instruct them in any of those little Arts, whereby, in Case of Lameness or other Accident, they might in a more advanced Period of Life be enabled to earn their Livelihood. In one of our Charity Schools, (I speak only of those appropriated for the teaching to read) a Child is confined in them every Day for a certain Number of Hours, but for more than nine Parts in ten of this Time it is kicking its Heels or picking its Fingers; but if in the Intervals of its standing up to read, which is the only Time that the Child is usefully employed, it was according to its Sex taught to knit, sew, net, or make Hats, Mats or Baskets, of Chips, Straw or Willows, or perhaps many other like Arts; we should not then meet with so many Persons as we do, who having the perfect Use of their Hands, still throw themselves entirely on public Charity, with this simple Plea, that they were never bred to any but such an Employ, and therefore
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can do nothing else for their Livelihood, not only when crippled, but even when the Weather happens to be unfriendly to their particular Employment.

I MAY venture to say, that all Idleness in Children is just so much Vice in the Bud, which will be sure to shoot forth in due Season; and that it therefore is a Matter of serious Concern to a State to bring up Children in early Habits of Industry, and to prevent as much as possible all those Assemblies of young Persons at Chuck-farthing, Pitch and Toss-up, and the like idle Amusements, which, when justly considered, are only so many Nurseries for Idleness, Dissipation, Gambling, and the Gallows.

ON the other Hand, in order to prevent Impositions on the Fund belonging to the Club, from such Members as might chuse to live in Idleness on their Walking Pay without any incumbent Necessity; all such Persons, as shall refuse to work at any such Employment as they shall be deemed capable of, shall be cut off, out of their Walking Pay, from one Half of what they shall be offered, by the Day, for their Labour in such Employments as they shall, without sufficient Reason, refuse to be employed about: But, in Case any Person shall think him, or herself, aggrieved by the Offer of an improper Employ, an Appeal shall lie to any Two or more Justices, who shall judge of, and finally determine, such and all other Disputes, as may arise between the Churchwardens or
Overseers,

Overseers, and the Members of the Club, and that, according to the Spirit, more than according to the Letter of the Law.

AND now, by Way of Conclusion, it may not be foreign to the Purpose to consider, what Objections can well be raised against carrying some Plan of this Sort into Execution, and to compare them with the Advantages that must necessarily result from its Adoption.

THE first Objection that may arise in the Minds of many, will, perhaps, be, the Insufficiency of the Contributions to the Purposes they are designed to effect.* But suppose there should be even a considerable Insufficiency, yet as the Poor would evidently be maintained much better, that Insufficiency would afford no rational Grounds against adopting it, unless it were to be so great as thereby to increase our Poor-Rates, which is an Event that no Man, in his Senses, can well apprehend.

OTHERS may object to the additional Trouble, that would be hereby given to the Minister, Churchwardens, and Overseers. To this, I know no better Answer than that of the Poet, "The Gods have given to Mortals nothing worth having, without Trouble." If the Advantages accruing from it, then, are a most ample Recompence for this Trouble, this Objection also falls to the Ground : Especially as those very Churchwardens and Overseers have not only some Recompence here allotted them, but

* To this Objection, Dr. Price's Letter in the Preface will in general, I apprehend, be deemed a sufficient Answer.

but will, in common with the rest of the Nation, be made Partakers of the general Benefit. Then, with respect to the Clergyman, the Business of the Certificates will be trifling ; and as to the Visiting of the Sick, it was no more than he was obliged to, by the Duty of his Office, antecedent to this Call from the Public, whose Bread he eats, and whose Interest, especially when so closely connected with his own, he will, without Doubt, have a Pleasure in serving. Another Objection may be made against compelling the Poor to contribute to their own Maintenance. As to this, in the first Place, I believe I may venture to assert, that Three-fourths of them at least would want no other Compulsion than their own Choice ; all but the most worthless among them would, I am convinced, rejoice in the Opportunity offered them, and seize on it with Avidity.*

BESIDES, is it not more agreeable to Reason and Equity, that Health should be obliged to make
some

• In Confirmation of this, it may perhaps be proper to insert a Letter sent by the Poor to Mr. Fursdon, on a Proposal somewhat similar, but by no Means equally advantageous.

LETTER *from the* POOR to GEORGE FURSDON, *Esq.*

SIR,

WE hear the Proposal for the better Relief of the poor and industrious Labourers of the County of Devon, has been objected to by some, from an Apprehension that the Scheme will not be agreeable to the Poor, and that they are incapable to pay the monthly Sum required: We, the Poor of the Parishes of Thorverton, Silverton, Cullompton, &c. &c. &c. undersigned and annexed hereto, do take the Liberty to desire
you

some Provision against the Time of Sickneſs, and Youth againſt that of old Age, than that thoſe who ſo eaſily might, but will not, provide againſt all the Demands of both, by a ſcarce perceiveable Detraction from the Fruits of their own Labour, ſhould have a wanton Power of obliging others to labour for them ?

MOREOVER, let Men but conſider what are the Compulſions ; in the firſt Inſtance (that of Statute Labour) to nothing new. And in the Second, only to a Badge of Diſtinction for their Imprudence, to which the Poor in general are already ſubject, for no other Fault than that of being poor ; ſurely, therefore, if my Propoſition be an Offence, the Act of the Legiſlature muſt have been a Crime. Beſides, it ſhould be conſidered, that this Badge of Diſgrace will not, as in the preſent Caſe of the Poor, fall neceſſarily and indifcriminately on an immense Body of Men, whether innocent or guilty ; but on a very few only,

you will aſſure the Gentlemen of the County, that the above Scheme has been duly examined and conſidered by us, who entirely approve of the ſame, and are extremely deſirous that it ſhould paſs into a Law, and hope it will be immediately carried into Execution ; as 'tis from Experience moſt of us know, that it will be greatly for our Benefit and Relief.

Dated *Auguſt* 30, 1768.

[To this Letter was annexed a great Number of Sheets of Paper ſigned by the neighbouring Poor.]

I am likewiſe informed by a worthy Clergyman of a Pariſh, where the late Act was put in Execution (for it was but in a few Pariſhes only where this was done), that the Poor, though, as has been ſaid, on Terms much more diſadvantageous than here offered, were ſo deſirous of ſubſcribing, that many of them wanted to be admitted as double Subſcribers, on a double Contribution.

only, if any, and those such as most richly deserve a severer Punishment. For who but a Person of so worthless a Character, as must be lost to all the Feelings of a Man, as well as to all Sense of Shame, could be so brutish as not only to deprive both himself and his Family of so many great Advantages, but expose himself also to such public Scorn and Disgrace, merely to save the Payment of 4s. 8d. a Year; the Difference, with respect to Statute Labour, reducing it to this Sum. Moreover, should such a Person's Necessities ever drive him to require parochial Relief, he could expect but little Favour, and most probably would be confined in some Workhouse or other, even though the Parish to which he belonged had none of its own. Another Objection is, that it would lessen the Revenue, by lessening that Sum which would otherwise be expended at the Alehouse. There may be something in this Objection, but very little. It is but 2d. a Week that the poor Man is hereby obliged to save out of his usual Expence, and it would be very unfair and contrary to Truth to suppose that the Whole of it would be deducted from this one Article; besides, if it were to be so, the Gain in Morals would at least be equal to the Loss in Revenue. Moreover it may be questioned whether Government is not more injured in the poor Man's Loss of Labour, than it is benefited by this Addition to the Revenue. Then, as to any Objection that may be urged against the Matter of Police here inserted, if neither the Detection
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of every Kind of Cheats, Thieves, and Robbers, nor the Subversion of all Vagrancy and Begging; if neither the Preservation of our own Beings, nor (as it may happen in such Cases as that of John the Painter) of the well-being of the State itself, may be allowed to plead against that Spirit of Uncontroul which some People would fain have to be the Spirit of the Constitution; I shall only say, that such an Assertion seems to me to be nothing less than a Libel upon the Constitution; but if there really were any such Self-destructive Principle in the Body-politic, it ought, like a cancerous Humour in the Body natural, to be utterly eradicated. The Salus Populi is, and ought to be, the Supreme Law; and whatever is in Opposition thereto, should never be suffered. But be that as it may, it is no Objection to the Scheme proposed, since that may stand or fall without it.

SUCH, if not the only, are at least the most material Objections that my Imagination can suggest against the Adoption of what is here offered: And how trifling, when put in the Balance against the Advantages of its being adopted, their Weight is, or ought to be, if it is not sufficiently clear already, let it be farther considered, that not only that immense Sum which it now costs the Public to determine to what particular Parish such and such Persons belong, will be entirely saved; but the Poor would be much better maintained, and the Rich less burthened; and that unnatural, and to most other Animals, unknown Constraint, which the poor Man now labours

labours under, that of not being permitted to seek his Food where he can best find it, will be entirely taken away. Vague, sterile and illicit Connexions between the Sexes will be much diminished; but honourable Marriage, in which Children will be provided for, as well as begot, will be hereby greatly encouraged and encreased; and in Consequence thereof, a much more numerous Population (the greatest and the truest Riches of a State,) will most undoubtedly take place; since a Number of Children would no longer be a Scarecrow to frighten the poor Man from marrying, but the Increase of his Family would prove an Increase of Fortune to the happy Parent: Neither would the Man, through whose Labours the Rest of the Society find Bread to eat, have any longer an Occasion to fear lest he should live to want Bread; but he might rest secure of having some cordial Drop reserved against Sicknefs or old Age, without being left, when either Health or Youth should forsake him, to solicit it in vain from the “cold Hand of enforced Charity.” And what is the last, tho’ not the least Advantage, which would accrue therefrom, is, that, after a few Years, it will almost, if not entirely, annihilate the present Burthen of the Poor-Rate, and save near Two Millions a Year to the Public.

F I N I S.

ERRATA.—In Page 5, Line 17, after “Years” place a ; instead of a . and no End of Paragraph.—Page 7, Line 24, *dele* “it.”—Page 12, Line 14, *for* 3d. *read* 2d.—Page 21, after Restrictions put a , —after “required” put “it.”—Page 22, Line 17, *dele* “of the Poor.”—Page 51, Line 18, *for* Foreman, *read* Foremen.—Page 59, Line 26, *read* “entirely.”

A D D E N D A.

 To be added after Merchant-ship : Page 16.

SINCE the printing off the above it has occurred to me, that a fair Opportunity is here offered of putting an End to a most unconstitutional and long-lamented Practice, that of impressing Sailors. Were every Sailor, who would enroll himself as obliged to attend all Calls of the State, at the shortest Notice, and to give likewise a regular and successive Account where he would be to be found, previous to all private Employment,—were every such Sailor, on these Conditions, to have his Subscription paid for him by the Public into the Parochial Fund of the Place of his Residence, and thereby be entitled to the Emoluments that are in the Plan appropriated to a Subscriber of 3d. I am persuaded there would never be any farther Necessity for such a Practice. And since it would be necessary, that such a Step should be taken during the Time of Peace, and a Fund be appropriated to this Purpose—(not to overload the Fund at present proposed) if it should be thought incumbent on me to point out one that might be adequate to this Expence, I will venture to say, that, if properly called upon, I would undertake to point out such an one as should be adequate to the Purpose, and at the same Time not greatly disagreeable to the Persons that should contribute to it.

**** The Reader is likewise desired to substitute the following, in the room of the latter Part of the Paragraph in Page 19, after the Words, last-mentioned Cases :*

And the Surplusses that may accumulate over and above the necessary Nurture of such Orphans, shall be vested in the Churchwardens and Overseers of the Poor of each Parish for the Time being, and be deemed Part of a Parochial Fund, for which the Parish at large shall be responsible, when called for, in a summary Way, before one or more neighbouring Justices, on the Complaint of any Friend of the said Orphans.

A D D E N D A.

☞ Referring to Page 13, Line 16.

As there would be a great Number of elderly industrious Persons, who would certainly be very desirous of providing for themselves, by a small weekly Contribution, such a sure and comfortable Refuge as is held out in the Plan against all the Evils and Inconveniencies of Old Age, but would not, perhaps, be able to advance the Sums required by the Plan for their Admission after a certain Time; it is humbly submitted to the Wisdom of Parliament, whether it would not be an equitable as well as charitable Application of the Donations belonging to particular Parishes, if the Minister and Churchwardens of every Parish, where there are such Donations, were permitted to lay out the same in paying the Entrance Money for such Poor Persons as approached the Age of Fifty; and where such Donations may be found adequate thereto, to extend the Benevolence to all under the Age of Fifty-five, encreasing the Premium in the requisite Proportions, according to its real Value.

☞ Referring to Page 41, Line 18.

The Penalties mentioned in this Clause of Badging, &c. on Refusal to subscribe, were never intended to extend to that Class of Persons who shall be assessed for personal Property on this Plan; but their respective Proportions are to be recovered by Summons, Order, or Warrant of Distress, on Complaint before Two Justices.

Extract from a Letter from Dr. PRICE, dated Dec. 11, 1786.

“UPON the whole, I can at present see no Reason to
“doubt, but the Aid your Plan will receive from the higher
“Classes and the *gratuitous* Subscribers, will render it, as it is
“constructed, adequate to its own Support, provided the Fund
“be properly improved.”

